

BankUnited
7815 NW 148th St.
Miami Lakes, Florida 33016

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December 22, 2010

Gustavo Romanello and Acela Romanello
5445 Thunderidge Drive
Raleigh, NC 27610

RE: Property address: 5445 Thunderidge Drive, Raleigh, NC 27610
 Deed of Trust originated: July 22, 2005
 Original loan amount: 145,100

Dear Borrower(s):

Our records indicate that your loan is in default. Unless the payment on your loan can be brought current within 45 days from the date of this letter, it will become necessary to accelerate your Mortgage and pursue the remedies provided for in your Mortgage. The total delinquency against your account as of today's date is as follows:

Total Monthly Payments	\$4,310.70
Late Fees	\$120.24
NSF Fees	\$0.00
Other Fees & Advances	\$965.01
Total due*	<u>\$5,395.95</u>

*this amount represents the total amount due to bring the loan current as of the date of this letter

To avoid the possibility of acceleration you must pay this amount plus any additional monthly payments, late charges and other charges under applicable law that may be due from the date of this notice within 45 days from this letter in CERTIFIED FUNDS.

If funds are not received by the above stated time, we will proceed with acceleration. Once acceleration has occurred, we may take steps to terminate your ownership in the property by a foreclosure proceeding or other action to seize the home or pursue any other remedy permitted under the terms of your Mortgage.

There may be options available to allow you to AVOID FORECLOSURE by working directly with us or a U.S. Department of Housing and Urban Development approved housing counselor. If you would like to discuss the present condition of your loan or if you disagree that a default has occurred or the amount of the default, please contact our Loan Service Representatives at 866-828-8478 or by mail 7815 NW 148 Street, Miami Lakes, FL 33016.

You may also contact any HUD-approved counseling agency, here are two:

CCCS of Raleigh – Triangle Family Services
401 Hillsborough Street
Raleigh, NC 27603
800-283-6904
www.tfsnc.org

CCCS of United Family Services
601 East 5th Street, Suite 400
Charlotte, NC 28202
866-230-0956
www.unitedfamilyservices.org

A more complete list of agencies can be found at:

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE BEEN DISCHARGED IN A CHAPTER SEVEN BANKRUPTCY, WE ARE NOT SEEKING PERSONAL LIABILITY AGAINST YOU, BUT ARE PURSUING THE RIGHTS AGAINST THE PROPERTY AS PROVIDED IN THE SECURITY AGREEMENTS.

www.nccob.org or www.ncforeclosurehelp.org

You may also contact: Consumer Complaint Division of the NC Commissioner of Banks
316 W. Edenton Street,
Raleigh, NC 27603;
1-888-442-8188;
www.nccob.org.

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait the fewer options you may have.

You have the right to reinstate your Mortgage Loan and Mortgage Deed of Trust after acceleration. However, any future negotiations attempting to reinstate your loan or any payment of less than the full amount due shall not constitute a waiver of acceleration unless agreed to, in writing, by us and payments may be returned. If foreclosure is initiated, you will have the right to refute the existence of the default or offer any other defense to acceleration you may deem appropriate. You have the right to bring a court action to assert the non-existence of the default or any other defense you have to acceleration and sale.

The Fair Debt Collection Practices Act requires us to notify you that in the event your loan is in default, we will attempt to collect the debt and any information obtained will be used for that purpose. However, if you have received a discharge from Bankruptcy, and the loan was not reaffirmed in the bankruptcy case, we will only exercise its rights as against the property, and is not attempting any act to collect the discharged debt from you personally.

Sincerely

BankUnited
Default Department